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United States Bankruptcy Court Eastern District of Pennsylvania

In re: Case No. 18-17773-mdc

Ty-Alter Reynolds Chapter 13

Alexis Reynolds

Debtors

CERTIFICATE OF NOTICE

District/off: 0313-2 User: admin Page 1 of 2
Date Rcvd: Jan 10, 2022 Form ID: pdf900 Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2022:

Recipi ID Recipient Name and Address

db/jdb + Ty-Âlter Reynolds, Alexis Reynolds, 4662 Horrocks Street, Philadelphia, PA 19124-3117

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 12, 2022 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 10, 2022 at the address(es) listed below:

Name Email Address

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

LEON P. HALLER

on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY lhaller@pkh.com

dmaurer@pkh.com;mgutshall@pkh.com

MICHAEL D. SAYLES

on behalf of Joint Debtor Alexis Reynolds midusal@comcast.net michaeldsaylesesq@comcast.net;r43253@notify.bestcase.com

MICHAEL D. SAYLES

on behalf of Debtor Ty-Alter Reynolds midusal@comcast.net michaeldsaylesesq@comcast.net;r43253@notify.bestcase.com

REBECCA ANN SOLARZ

on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY bkgroup@kmllawgroup.com

rsolarz@kmllawgroup.com

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Date Rcvd: Jan 10, 2022 Form ID: pdf900 Total Noticed: 1

REGINA COHEN

on behalf of Creditor Ally Bank rcohen@lavin-law.com ksweeney@lavin-law.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM EDWARD CRAIG

 $on\ behalf\ of\ Creditor\ Santander\ Consumer\ USA\ Inc\ ecfmail@mortoncraig.com\ mortoncraigecf@gmail.com$

TOTAL: 8

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Alexis Reynolds aka Alexis Turner

Ty-Alter Reynolds

CHAPTER 13

<u>Debtors</u>

PENNSYLVANIA HOUSING FINANCE

AGENCY

NO. 18-17773 MDC

Movant

VS.

Alexis Reynolds aka Alexis Turner

Ty-Alter Reynolds

11 U.S.C. Section 362

Debtors

Kenneth E. West, Esquire

Trustee

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is \$6,047.19, which breaks down as follows;

Post-Petition Payments: May 2021 to December 2021 at \$641.39/month

Fees & Costs Relating to Motion: \$1,038.00 Suspense Balance: \$121.93 **Total Post-Petition Arrears** \$6,047.19

- 2. The Debtor(s) shall cure said arrearages in the following manner;
- a). Beginning on January 1, 2022 and continuing through June 1, 2022, until the arrearages are cured, Debtor(s) shall pay the present regular monthly payment of \$641.39 on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the first (1st) day of each month (with late charges being assessed after the 15th of the month), plus an installment payment of \$1,007.87 from January 2022 to May 2022 and \$1,007.84 for June 2022 towards the arrearages on or before the last day of each month at the address below;

PENNSYLVANIA HOUSING FINANCE AGENCY 211 North Front Street PO BOX 15057 Harrisburg, PA 17105

b). Maintenance of current monthly mortgage payments to the Movant thereafter.

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Should debtor(s) provide sufficient proof of payments (front & back copies of

cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account

accordingly.

3.

4. In the event the payments under Section 2 above are not tendered pursuant to the

terms of this stipulation, the Movant shall notify Debtor(s) and Debtor's attorney of the default in

writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice.

If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a

Certification of Default with the Court and the Court shall enter an Order granting the Movant relief

from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.

6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default

with the court and the court shall enter an order granting the Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this

agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by the Movant of its

right to seek reimbursement of any amounts not included in this stipulation, including fees and costs,

due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: December 13, 2021

By: /s/ Rebecca A. Solarz, Esquire

Attorney for Movant

Date: December 22, 2021

Michael D. Sayles Michael D. Sayles, Esquire

Attorney for Debtors

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No Objection

Date: January 5, 2022	/s/ LeeAne O. Huggins Kenneth E. West, Esquire Chapter 13 Trustee
Approved by the Court this 10th day ofretains discretion regarding entry of any further	January 2022. However, the cour
	Magdelin D. Colem
	Magdeline D. Coleman Chief U.S. Bankruptcy Judge